

Certificate Number: 11760-PAM-DE-033951246
Bankruptcy Case Number: 19-00692



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 14, 2020, at 11:42 o'clock AM PST, Ronald Morrison completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 14, 2020 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher